Entered on Docket
October 22, 2010

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Hon. Linda B. Riegle
United States Bankruptcy Judge

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E-FILED: October 17, 2010

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEVADA

In Re: **Barbara L. Higgons**, Debtor(s).	) Case No. BKS-09-28062-LBR) Chapter 13)) Hearing Date: October 07, 2010) Hearing Time: 2:30 P.M.)))))

ORDER ON OBJECTION TO WELLS FARGO FINANCIAL NEVADA INC.'S PROOF OF CLAIM NO. 9-1 AND REQUEST FOR REDUCTION BY DEBTOR

THE ABOVE MATTER having been heard at the time and date above:

IT IS HEREBY ORDERED that WELLS FARGO FINANCIAL

NEVADA_INC.'s secured claim be modified and reduced to $2,750.00, which

sum shall be paid through the Debtors' Chapter 13 plan;

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IT IS FURTHER ORDERED that the balance of WELLS FARGO

FINANCIAL NEVADA_INC.'s claim shall be classified and paid as a general

unsecured claim to receive pro rata with other general unsecured claims.

Dated: October 17, 2010

Submitted by: /s/George Haines, Esq.
George Haines, Esq.
Attorney for the Debtor

ALTERNATIVE METHOD re: RULE 9021:

In accordance with LR 9021, counsel submitting this document certifies that the order accurately reflects the court's ruling and that (check one):

___ The court has waived the requirement set forth in 9021(b)(1).

___ No party appeared at the hearing or filed an objection to the motion.

___ I have delivered a copy of this proposed order to all counsel who appeared at the hearing, and any unrepresented parties who appeared at the hearing, and each has approved or disapproved the order, or failed to respond, as indicated below [list each party and whether the party has approved, disapproved, or failed to respond to the document]:

APPROVED:

DISAPPROVED:

FAILED TO RESPOND:

_x__ I certify that this is a case under Chapter 7 or 13, that I have served a copy of this order with the motion pursuant to LR 9014(g), and that no party has objected to the form or content of the order.

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